

Information to identify the case:			
Debtor 1:	<u>Marjorie A. Hennessey</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	21-13042-JNP		
	Social Security number or ITIN:	xxx-xx-2709	
	EIN:	--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--	
	Date case filed for chapter:	13	4/14/21

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marjorie A. Hennessey	
2. All other names used in the last 8 years		
3. Address	198 Highland Avenue Vineland, NJ 08361-7817	
4. Debtor's attorney Name and address	Moshe Rothenberg Law Office of Moshe Rothenberg 880 East Elmer Road Vineland, NJ 08360	Contact phone 856-236-4374 Email: moshe@mosherothenberg.com
5. Bankruptcy trustee Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002 www.standingtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 6/11/21
THIS IS AN AMENDED NOTICE BECAUSE THE DEBTOR HAS FILED EITHER AN AMENDMENT TO THE PETITION OR TO THE STATEMENT ABOUT DEBTORS SOCIAL SECURITY NUMBER		

For more information, see page 2

THE LOCATION, DATE AND TIME OF THE MEETING OF CREDITORS IS SUBJECT TO CHANGE. DEBTORS, PLEASE CONSULT WITH YOUR COUNSEL. SELF REPRESENTED DEBTORS AND ALL PARTIES IN INTEREST, PLEASE REFER TO THE TRUSTEE WEBSITE AT www.standingtrustee.com

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 180 days from date of order for relief.
11 U.S.C. § 502(b)(9)**

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: **6/16/21 at 09:00 AM** , Location: **4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

In re:
Marjorie A. Hennessey
Debtor

Case No. 21-13042-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Jun 11, 2021

Form ID: 3091

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db	Marjorie A. Hennessey, 198 Highland Avenue, Vineland, NJ 08361-7817
519167765	Bank of America, PO Box 17234, Wilmington, DE 19850-7234
519228726	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
519191577	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
519202473	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
519209023	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519167772	Kia Finance, PO Box 20825, Fountain Valley, CA 92728-0825
519200070	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
519167780	WAWA Credit Card, PO Box 9001101, Louisville, KY 40290-1101

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: moshe@mosherothenberg.com	Jun 11 2021 21:01:00	Moshe Rothenberg, Law Office of Moshe Rothenberg, 880 East Elmer Road, Vineland, NJ 08360
tr	+ Email/Text: pmarraffa@standingtrustee.com	Jun 11 2021 21:02:00	Isabel C. Balboa, Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580, Cherry Hill, NJ 08002-2977
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 11 2021 21:04:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 11 2021 21:04:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519167766	EDI: CITICORP.COM	Jun 12 2021 00:43:00	Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
519213335	+ EDI: AIS.COM	Jun 12 2021 00:43:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519167767	EDI: CAPITALONE.COM	Jun 12 2021 00:43:00	Capital One Bank USA, PO Box 6492, Carol Stream, IL 60197-6492
519167769	EDI: WFNNB.COM	Jun 12 2021 00:43:00	Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728
519167770	Email/PDF: DellBKNotifications@resurgent.com	Jun 11 2021 22:04:39	Dell Preferred Account, PO Box 6403, Carol Stream, IL 60197-6403
519167773	EDI: CITICORP.COM	Jun 12 2021 00:43:00	Macys, PO Box 8218, Mason, OH 45040-8218
519194545	+ EDI: DISCOVER.COM	Jun 12 2021 00:43:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519167771	EDI: DISCOVER.COM		

District/off: 0312-1

User: admin

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		Jun 12 2021 00:43:00	Discover Financial, PO Box 71084, Charlotte, NC 28272-1084
519167768	EDI: JPMORGANCHASE	Jun 12 2021 00:43:00	Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
519217801	Email/PDF: resurgentbknofications@resurgent.com	Jun 11 2021 22:04:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519167774	EDI: CBS7AVE	Jun 12 2021 00:43:00	Monroe, 1112 7th Ave, Monroe, WI 53566-1364
519167775	EDI: RMSC.COM	Jun 12 2021 00:43:00	PayPal, PO Box 960080, Orlando, FL 32896-0080
519167776	EDI: RMSC.COM	Jun 12 2021 00:43:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
519167777	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 11 2021 21:04:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
519167778	EDI: RMSC.COM	Jun 12 2021 00:43:00	Synchrony Bank, PO Box 965007, Orlando, FL 32896-5007
519167779	EDI: RMSC.COM	Jun 12 2021 00:43:00	Synchrony Bank, PO Box 530948, Atlanta, GA 30353-0948
519169262	+ EDI: RMSC.COM	Jun 12 2021 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519167781	EDI: WFNNB.COM	Jun 12 2021 00:43:00	Wayfair, PO Box 659617, San Antonio, TX 78265-9617

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2021 at the address(es) listed below:

Name	Email Address
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Moshe Rothenberg	on behalf of Debtor Marjorie Hennessey moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin

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